

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Ng

Serial No: 09/470,041

Filed: December 22, 1999

Title: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Conf. No. 5695

Group Art Unit: 3627

Examiner: Michael A. Cuff

Docket No: 60021-339701

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This is in response to the Final Office Action dated June 30, 2008. Please amend the above-identified as follows and consider the accompanying remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.